

United States District Court Eastern District of Pennsylvania

Complaint

Juried Trial? Yes.

Plaintiff Information:

Dawud Harris as known as David Harris, MSW, LSW 248 S. Camac Street, APT 4C Philadelphia, PA 1910 16 0693

-Against-

Pennsylvania Higher Education Assistance Agency (PHEAA) Headquarters
Pennsylvania School Services
1200 North 7th Street
Harrisburg, PA 17102

Parties in Complaint:

Client/Plaintiff:

Dawud Harris also known as David Harris, MSW, LSW 248 S Camac Street, apt 4C Philadelphia, PA 19107

Defendant No. 1

Pennsylvania Higher Education Assistance Agency (PHEAA)

Pennsylvania School Services

1200 North 7th Street

Harrisburg, PA 17102

Basis of Jurisdiction

- A. Federal Question
- B. Ct claims an American with Diabilities Act 1990 violation. Ct believes PHEAA engaged in financial exploitation of a person with a disability, fabricating financial information on three promissory notes, 2 of which, another party filled out financial information; on one promissory note the amount requested is illegible. PHEAA, a state private loan lender, administered through AES; certified and validated the private educational loan without due diligence.
- C. N/A

Statement of Claim

- A. Where did the events giving rise to your claim occur? It is believed to be within Philadelphia County and in state of Pennsylvania
- B. What date and approximate time did the events giving rise to your claim occur? The promissory notes in question are from were certified and validated by PHEAA on August 25th 2005, November 13th 2006 and May 10th 2007. The Cts signature appears on the promissory notes on August 18th 2005, November 6th 2006 and November 6th 2006. (times unknwn)
- C. <u>Facts:</u> Client/Plaintiff reports that the financial information on the promissory notes are illegible and bear the penmanship of another person's handwriting. The promissory notes with the highest financial amounts have been pre-written and are unreadable. Since PHEAA certified the financial loans, they are believed to be the ones who must be held accountable for this grievance.

The promissory note certified by PHEAA from August 25th 2005 has illegible financial information. The promissory note certified by PHEAA from November 10th 2006 bears another person's penmanship for the financial information again. So likewise it only stands to reason that the promissory note from May 10th 2007 should be held with the same regard. Client/Plaintiff claims being in mental health treatment and while in school, suffering from cognitive impairment, a mental health professional requested that he needed auditory aids to complete assignments that required comprehension.

On August 18th 2003, client/plaintiff was homeless due to an untreated mental illness. In early 2005, Client/Plaintiff was in treatment for Bipolar Disorder w/ psychotic features. Client/Plaintiff remained in behavioral health treatment for from 2005-present.

A psychological evaluation performed on June 9, 2004 performed by Joel Fisher, Ph. D shows that Client/Plaintiff has mathematics deficit, learning disability and emotional irregularity.

Also in 2005 at Temple University where the Client/Plaintiff attended at the time, the Disability and Resource Service Center issued the Client/Plaintiff an accommodation of use of a taped, digitized or scanned text to be read to him due to comprehension and cognitive issues and medication management issues. *The onset of the mental unfitness or illness was before the issue of the promissory notes. The high of the mental health disorder lead to homelessness, academic failure and psychopathy.

*PHEAA made a claim as of late, assuming that there was an identity theft issue, <u>THERE</u>
<u>IS NO IDENTITY THEFT ISSUE</u> nor an issue with identity stemming from mental unfitness.

On May 6th 1990, at the age of 8 years old, Dawud Harris was baptized as David Harris. The use of the name David is a baptismal rite in the Judeo-Christian religion tradition, baptismal in the Judeo-Christian faith as well as in Catholic maintains the belief that upon baptism one if born again into a new life. The use of David was used for years as his legal name, it was not until the Patriot Act was imposed that the client/plaintiffs birth name Dawud, needed to be used for the protection of our country.

Currently, the Client/Plaintiff primary source of income is Social Security Disability Insurance (SSDI) and welfare to maintain day-by-day health. Occasionally, client attempts work within his trial work period, but full-time and/or substantial gainful work activity has led to failure.

Who did What?: It is being claimed that PHEAA participated in the exploitation of an individual (David Harris also known as Dawud Harris) who is protected under the ADA for financial gain.

Was anyone else involved: PHEAA and the processing agency AES

Who else saw what happened: none known to the Plaintiff. However, PHEAA certified the clients/plaintiffs private educational loan, thus it is PHEAA who bears the burden. client/Plaintiff, however, can attest to mental fitness, treatment, any abiding learning aids and so forth for further examination.

Injuries

If you sustained injuries related to the events alleged above, describe them and state what medical treatment, if any, you required and received. Despite the emotional turmoil cause by PHEAA and the processing agent AES, as well as retaliatory behave such as raising and lowering credit scores, increased and decreased interests rates, all within the scope of this ADA dispute; financial freedoms have been denial to the client/plaintiff due to the weight of the private educational loan appearing on the client's/Plaintiff's credit history/score.

Relief:

State what you want the Court to do for you and the amount of monetary compensation, if any, you are seeking and the basis for such compensation.

The client/Plaintiff requests that all three private educational loans/monies by PHEAA be discharged/cancelled, that no claims by PHEAA appear on the clients/Plaintiffs credit history, that no impact is done to the client's/Plaintiff's credit history and that any and all collection efforts end. PHEAA be not given the right to transfer balances to any lender/broker/agency and all monies to PHEAA read "paid in full." *Should the court determine that a remedy cannot be had without a juried trial, then attorney and other prestiges shall be factored into the relief.

Disability Resources & Services 1301 Cecil B. Moore Avenue 100 Ritter Annex Philadelphia, PA 19122

phone 215-204-1280 fax 215-204-6794 email drs@temple.edu web www.temple.edu/disability

CONFIDENTIAL Academic Year

August 29, 2005

Dear Faculty Member:

Mr. David Harris has submitted documentation to support consideration of services under the American with Disabilities Act and Section 504. The following adjustments have been recommended for the current academic year:

Testing in a private proctored setting, at Disability Resources and Services, if necessary

Please note—This student may also use the following:

Taped, digitized or scanned text materials

Please contact Disability Resources and Services at 1-1280 or visit at 100 Ritter Annex if you have any questions regarding this matter. Thank you for your cooperation.

Sincerely,		2.0		
(Dendy E. Koller)				
Wendy E. Kohler, M.S	j.			
Learning Disability Co				
•••••		••••••	•••••	
Please re	eturn this ac	knowledgment	to DRS at 100 Ritter Annex (004-00)
I have received the a	cademic adju	stment letter for	Mr. David Harris dated Augu	st 29, 2005.
				•
		<u> </u>		<u> </u>
Instructor Name			Date	
				
Signature			Office Phone	
	· · · · · · · · · · · · · · · · · · ·		· · · <u> </u>	
Office Location			Course	

INTERESTS AND APTITUDES:

Mr. Harris scored at the college level on the WRAT 3-Reading. This is the highest possible level on the WRAT 3-Reading. This test measures word recognition, not necessarily word comprehension. He is able to recognize simple and complex, multi-syllable words with which he is familiar and unfamiliar.

Mr. Harris scored at the 6th grade level on the WRAT 3-Math. He is able to compute basic addition, subtraction, multiplication, and division problems.

Mr. Harris scored at the college level on the WRAT 3-Spelling. This is the highest possible level on the WRAT 3-Spelling. He is able to spell simple and complex, multi-syllable words with which he is familiar and unfamiliar.

Mr. Harris' WAIS-III profile, in comparison to his WRAT 3 profile, is indicative of a learning disability.

Mr. Harris scored in the average range on the Bender Gestalt Test. His Bender reproductions were specific and accurate. He possesses average hand-eye coordination and dexterity skills.

On the Picture Interest Inventory, the following:

80th	Percentile
70th	Percentile
60th	Percentile
50th	Percentile
20th	Percentile
10th	Percentile
	70th 60th 50th 20th

Mr. Harris' highest areas of interest are business and interpersonal. Business suggests an interest in working with computers, in sales, or in an entrepreneurial setting. Interpersonal suggests an interest in working with and helping people.

SUMMARY AND RECOMMENDATIONS:

- 1. Mr. David Harris is a twenty-one-year-old male who was pleasant and cooperative throughout the testing. He followed directions well and was able to work independently. Mr. Harris was motivated to perform to the best of his ability. Mr. Harris related to the examiner in an honest, open manner. He was able to complete the entire test battery.
- 2. Mr. Harris scored a WAIS-III Verbal I.Q. of 92, a Performance I.Q. of 113, and a WAIS-III Full Scale I.Q. of 101. Mr. Harris' WAIS-III Full Scale I.Q. of 101 places him in the average range of intelligence. The significant difference

between Mr. Harris' Verbal and Performance subtest acores may be due to his strong Performance skills. Mr. Harris is a talented individual who is capable of learning new academic and vocational skills. His WAIS-TII profile, in comparison to his WRAT 3 profile, is indicative of a learning disability in the mathematics area. Mr. Harris possesses the intellectual ability necessary for a rehabilitation program.

The Sentence Completion Test suggests that Mr. Harris is a well-intentioned individual who is motivated to improve his present life circumstances. Mr. Harris continues to come to terms with the realities of his medical and emotional condition. He is a thoughtful, introspective individual. The Human Figure Drawing Test suggests that Mr. Harris continues to deal with age-appropriate issues related to identity and self-esteem. He has the desire and the ability to develop and sustain meaningful relationships with others. The Clinical Interview confirms that, at present, Mr. Harris moods appear stable and his thinking is clear. He has achieved a level of emotional maturity necessary to make a vocational choice.

Mr. Harris' history of bipolar disorder and his learning disability represent functional limitations to him working in a highly stressful, pressured environment without counseling and psychiatric support. In addition, Mr. Harris' history of bipolar disorder and his learning disability represent functional limitations to him working in a highly complex environment without academic support.

- 3. Mr. Harris is a talented individual who is capable of learning new academic and vocational skills. Based on this psychological evaluation, the following recommendations:
- A. Mr. Harris would benefit from academic support. He maintains the potential to improve upon his basic academic skills, particularly in mathematics.
- B. Mr. Harris would benefit from counseling and psychiatric support. Counseling would help Mr. Harris improve his self-confidence and self-esteem. Psychiatric consults are indicated in order to ensure that Mr. Harris be properly medicated to sustain his present emotional stability.
- C. With academic, counseling, and psychiatric support, it is suggested that Mr. Harris consider the following types of employment:
 - -- Computer Operations: Mr. Harris has a high level of interest in this area and has the ability to do this type of work.
 - -- Data Entry
 - -- Office Clerk
 - -- Researcher
 - -- Medical Technician

employment history consists primarily of working in a restaurant for approximately one year.

Mr. Harris has been diagnosed with bipolar disorder. He has been prescribed medication to help him deal with his emotional condition.

INTELLECTUAL ASSESSMENT:

On the Wechsler Adult Intelligence Scale (WAIS-III), the following:

Verbal I.Q.	92
Performance I.Q.	113
Full Scale I.Q.	101

Mr. Harris scored a WAIS-III Full Scale I.Q. of 101, placing him in the average range of intelligence. The significant difference between Mr. Harris' Verbal I.Q. and Performance I.Q. scores may be due to his strong Performance of subtest skills.

More specifically, Mr. Harris scored as follows on the WAIS-III subtests:

VERBAL		PERFORMANCE	
Information	12	Picture Completion	12
Digit Span	. 7	Picture Arrangement	9 -
Vocabulary	10	Block Design	12
Arithmetic	-5	Matrix Reasoning	12
Comprehension	9	Digit Symbol	15
Similarities	10		

The WAIS-III scaled scores range from one to nineteen with the average equaling ten.

On the Verbal subtests, Mr. Harris scored best in Information, a subtest which assesses an individual's general fund of knowledge. He possesses a solid vocabulary with which to express his feelings and emotions. Anxiety may often interfere with his ability to fully perform his best.

On the Performance subtests, Mr. Harris scored best in Digit Symbol, a subtest which assesses hand-eye coordination and dexterity skills. He is able to solve problems both logically and abstractly. He is able to apply learned principles to new situations.

//// CONTINUE TELEFORME SEE SECURITIES SOUNDED SECURITION OF ANY

Joel H. Fish, Ph.D. Licensed Psychologist

Medical Tower Building 255 S. 17th Street - Suite 1408 Philadelphia, PA. 19103 (215) 735-6280/Fax (215) 735-6255 2285 Cross Road Glenside, PA 19038 (215) 887-0267 Fax (215) 735-6255 12 Penns Tmil Newtown, PA 18940 (215) 968-0500 Fex (215) 735-6255

June 9, 2004

PSYCHOLOGICAL ASSESSMENT

NAME OF CLIENT:

Mr. David Harris

DATE OF BIRTH:

June 5, 1983

REASON FOR REFERRAL:

Intellectual, Personality, and

Vocational Assessment for the Office of

Vocational Rehabilitation

COUNSELOR:

DATE OF TESTING:

Ms. Agarwal June 2, 2004

TESTS ADMINISTERED:

Bender Visual Motor Gestalt Test
Wechsler Adult Intelligence Scale-3rd edition (WAIS-III)
Wide Range Achievement Test 3-Reading (WRAT 3-R)
Wide Range Achievement Test 3-Math (WRAT 3-M)
Wide Range Achievement Test 3-Spelling (WRAT 3-S)
Human Figure Drawing Test (HFDT)
Sentence Completion Test (SCT)
Picture Interest Inventory (PII)
Clinical Interview

TEST BEHAVIOR:

Mr. David Harris is a twenty-one-year-old male who was pleasant and cooperative throughout the testing. He followed directions well and was able to work independently. Mr. Harris demonstrated positive social skills in relating to the examiner. He was able to complete the entire test battery.

SIGNIFICANT SOCIAL FACTORS:

Mr. Harris was born in Philadelphia, moved away from Philadelphia for several years, and moved back to Philadelphia in May of 2003. He is single, has no children, and currently lives alone.

Mr. Harris reports having completed the 12th grade as well as two years of college in terms of his formal education. His

 $\mbox{\rm Mr.}$ Harris represents a qualified candidate for a rehabilitation program.

Submitted by:

Joel H. Fish, Ph.D. Psychologist

JHF/dls

as appears from the Baptismal Register of this Church

the Sponsors being

Dated



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901 Arch Street, Philadelphia, PA 19107-2495 215/931-0300 | 800/228-8801 www.pffcu.org



1048784 000003 000109
DAWUD E HARRIS
248 S CAMAC ST
PHILADELPHIA PA 19107

Purchase a Home?
Purchase a Home?
Trust PFFCU
for great, low mortgage rates,
low fees, and a variety of terms
to fit your needs.
See The Shield for details.

ACCOUNT NUMBER: 0092333901 STATEMENT PERIOD FROM 01/01/16 TO 01/31/16

	A 44. 1	
BALANCE SUMMARY	Beginning Balance	Ending Balance
Total Regular Share Balance	32.04	69.29

S0001 S	SAVINGS	Deposit/Credit	Withdrawal/Debit	Fee	Balance
۱	BEGINNING BALANCE	, N -			5.00
01/07	Deposit at ATM #006483 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	100.00			105.00
01/07	Withdrawal at ATM #006484 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 100.00		5.00
01/12	Deposit at ATM #007173 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	60.00		ž I	65.00
01/12	Withdrawai at ATM #007174 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 6 d :00		5.00
01/16	Deposit at ATM #007899 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	80.00			85.00
01/16	Withdrawal at ATM #007900 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 80.00		5.00
01/21	Deposit at ATM #008764 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232	40.00			45.00
01/21	Withdrawal at ATM #008765 POLICE & FIRE 901 ARCH STREET PHILADELPHIA PA XK9232		- 40.00		5.00
01/25	Withdrawal RETURN CHECK		- 40.00		- 35.00
01/25	Withdrawal RETURN CHECK FEE		- 10.00		- 45.00
01/28	Deposit Transfer From Share 0004 Neg Balance Xfr	50.00			5.00
	ENDING BALANCE				5.00

For a Personal Line of Credit (PLOC), we calculate the Finance Charge on your account each day by taking the ending balance for that day nultiplied by the daily periodic set. The Anting transparence cache and is set to be taking the previous day's ending balance, adding any new advances and fees, and subtracting any payments. Payments are first applied to any unpaid finance charges before being applied to the outstanding balance. For PLOC advances, the Finance Charge begins to accrue on the date of the advance and accrues for each day the balance remains unpaid.

Billing Rights Summaries

In Case of Errors or Questions About Your Statement (Home Equity Lines of Credit)

Notify us in case of errors or questions about your statement. If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us at the address listed below as soon as possible. You may also contact us on our website at the address shown below. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- · Your name and account number
- . The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item in question as clearly as you can.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your questions, we cannot report you as delinquent or take any action to collect the amount you question.

What To Do If You Think You Find A Mistake On Your Statement (Open-Ended Credit)

If you think there is an error on your statement, write to us at the address listed below as soon as possible. You may also contact us at memberservice@pffcu.org.

in your letter, give us the following information:

- · Your name and account number
- . The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error.
 If you need more information, describe the item in question as clearly as you can.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- · While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- · We can apply any unpaid amount against your credit limit.

In Case of Errors or Questions About Electronic Transfers

Telephone us at 215/931-0300 or 800/228-8801, or write us at the address below as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain, as clearly as you can why you believe it is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete the investigation.

In Case of Errors or Questions About Share Transactions (Excluding Electronic Transfers) That Appear on Your Statement

You must contact PFFCU, in writing, within 60 days after we send you the FIRST statement on which the problem or error appeared. Please list your name, your account number and describe the alleged error. Errors must be reported to us at the address below.

Police and Fire Federal Credit Union Member Research Department 4 Greenwood Square 3325 Street Road Bensalem, PA 19020 215/931-0300 or 800/228-8801

www.pffcu.org • email: memberservice@pffcu.org

To Report a Lost or Stolen ATM Card or PFFCU Debit Card, call 215/931-2409

Report a Lost or Stolen PFFCU VISA Credit Card, call 800/325-3678

shown, if over \$10, will be reported to the Internal Revenue Service for this calendar year.

1. Review your check copies and check register and highlight each deposit and credit that appear on this statement. If you have any outstanding deposits or credit items that are not shown on this statement list the amounts in the Deposits Not Listed at the Statement chart below. Also list any deposits or other credits still outstanding from a previous statement. Total and enter on Line 3.

Review your check copies and check register and highlight each check, debit card purchase, fee, or other debit listed on this statement. If you have any outstanding checks or other debit items that are not shown on this statement, list the amounts in the Checks & Debits Not Listed on the Statement chart. Also list any checks or other debits still outstanding from a previous statement.

Total and enter on Line 5.

2	Enter ending S0004 balance from statement
3. <u>+</u>	Enter total from Line 3 of chart below
4	Subtotal of lines 2 and 3
5	Total from Line 5 of chart below
6	Subtract line 5 from line 4 and enter.
This is you	r Account Balance.
7	Enter check register balance
any deposits statement, b	Review this statement, and total or other credits that are listed on the ut not listed in your check register. Enter bunt here. Also enter that amount in your er.
9	Subtotal of lines 7 and 8
any withdrav statement, b	Review this statement, and total vals or other debits that are listed on the ut not listed in your check register. Enter sunt here. Also subtract that amount from egister.
This is your	Subtract line 10 from line 9 and enter. Check Register Balance: It should now as the Account Balance on line 6

Deposits Not Listed on the Statement

Dat	e	Amount
	,	
	•	
	in.	
		3. Total

Checks & Debits Not Listed on the Statement

Check #	Date	Amount
		5. Total



S0004 C	HECKING	Deposit/Credit	Withdrawal/Debit	Fee	Balance
	BEGINNING BALANCE				27.04
01/01*	Withdrawal Debit Card DEBIT-PURCHASE SAXBYS COFFEE - 1030 PHILADELPHIA PA		- 1.35		25.69
01/01*	Withdrawal Debit Card DEBIT-PURCHASE MARKET WEST PHILADELPHIA PA		- 11.50		14.19
01/01	Withdrawal Debit Card DEBIT-PURCHASE FLP CHARLES SANTORE LIBR PHILADELPHIA PA		· - 5.00		9.19
01/01	Withdrawal POS #523206 wawa 8069 201 South Broad St Philadelphia Pa		- 1.49		7.70
01/02	Withdrawal Debit Card DEBIT-PURCHASE THE MARKET BAKERY PHILADELPHIA PA		2.50		5.20
01/02	Withdrawal Debit Card DEBIT-PURCHASE MAOZ VEGETARIAN - 2 PHILADELPHIA PA		- 4.30		0.90
01/03	Recurring Withdrawal Bill Payment #396152 TMOBILE FDP BELLEVUE WA		- 69.87		- 68.97
01/03	Withdrawai Courtesy OD Fee		- 6.00		- 74.97
01/06	Withdrawal ACH HARLAND CLARKE DATA: CHECK ORDER BILLING		- 18.13		- 93.10
01/11	Check 000101		- 100.00		- 193.10
01/11	Withdrawal Courtesy OD Fee		- 19.00		- 212.10
01/13	Check 000102		- 60.00		- 272.10
01/13	Withdrawal Courtesy 0D Fee		- 19.00		- 291.10
01/19	Withdrawal Debit Card DEBIT-PURCHASE MEETUP.COM 877-633-8870 NY		- 14.99		- 306.09
01/19	Withdrawal Courtesy OD Fee MEETUP.COM FOR \$14.99		- 6.00		- 312.09
01/20	Check 000127		- 80.00		- 392.09
01/20	Withdrawal Courtesy OD Fee		- 19.00		- 411.09
01/22	Withdrawal NSF FEE 000103 In the amount \$40.00.		- 19.00		- 430.09
01/28*	Deposit ACH HARCUM JUNIOR CO	705.73			275.64
01/28	Withdrawal POS #537746 Wal-Mart Super Center 2141 WAL-SAMS PHILADELPHIA PA		- 31.33		244.31
01/28	Withdrawal POS #412143 MRCOS FISH & CRAB HOUS PHILADELPHIA PA		- 7.30		237.01
01/28	Withdrawal POS #516716 WHOLEFDS SOS 101 929 Sout South Street PA		- 24.90		212.11
01/28	Withdrawal POS #612225 cvs/pharmacy #00 00826s philadelphia pa		- 5.90		206.21
01/28	Withdrawal Transfer To Share 0001 Neg Balance Xfr		- 50.00		156.21
01/28	Withdrawal POS #904651 WHOLEFDS SOS 101 929 Sout South Street PA		- 9.66		146.55
01/29	Withdrawal Debit Card DEBIT-PURCHASE NUTS TO YOU PHILADELPHIA PA		- 0.99		145.56
01/29	Withdrawal POS #062762 Dollar General 2715 s front St Philadelphia PA		- 2.16		143.40
		Continued			

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- 5.40	125.68
- 10.96	114.72
19. (1944 - 29.71 14. (1944)	85.01
	78.54
- 5.73	72.81
- 3.24	69.57
- 5.28	64.29
	64.29
	- 5.28 Total Withdrawals and Other

SUMMARY OF CLEARED CHECKS

0101, 0102, ****, 0127

COURTESY OVERDRAFT AND	ETURNED ITEM FEES SUMMARY	This Period	Total Year-To-Date
Total Courtesy Overdraft Fees:		69.00	69.00
Total Returned Item Fees:		19.00	19.00
	그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그 그		

YEAR-TO-DATE TOTALS		Amount
Total Year-to-Date Non-IRA Earnings		0.00
If Non-IRA Earnings shown above are greate	er than \$10.00, they will be reported to the IRS	

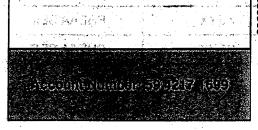




January 2, 2016

7201 02L8# CAMAC ST APT 4C DELPHIA PA 19107-5681







Why We Are Contacting You

To inform you of a change in the variable interest rate on your loans listed on the reverse side of this letter.

Mhat This Means To You

I your loans are in repayment, your scheduled monthly installment amount may change. Any change will be reflected in a Repayment Summary letter we will send to you and will also be listed on your next billing statement.

Additional Information You May Find Helpful

/isit AesSuccess.org for additional loan interest information, and alternative payment methods such as Direct Debit and our online Payment Center.

.O. Box 2461, Harrisburg, PA 17105-2461 | M-F 7:30 AM to 9:00 PM (ET) | \$800-233-0557| International 717-720-3100 | 🚍 717-720-3916 | 🚾 711 resSuccess.org

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	A report Distance	Mar Server Mil	a war tar	historia Sicologia
KEYX	PHEAA SEC	09/28/2005	3.375%	01/01/2016
KEYX	PHEAA SEC	11/20/2006	3.375%	01/01/2016
KEYX	PHEAA SEC	06/07/2007	3.375%	01/01/2016





September 18, 2015

MONTHLY BILL

Name: DAVID E HARRIS

Account Number: 59 4217 1699

Payment Summary	
Amount Past Due	\$9,794.44
Late Fees Assessed	\$885.00
Current Payment Due	\$109.08
Total Due by 10/08/2015	\$10,788.52

	AN DETAIL		·					
Loan	Date	loan		Current	Interest	Monthly		
C	Distance of	0	Original Balance	Balance	- 0.0		Past Due	Current Due
Sequence	Dispursed	Program		Dalatice	Rate	Payment		
*1013	09/28/2005	. KEYX	\$6,184.00	\$7,172.17	3.250%	\$59.08	\$5,494,44	\$59.08
*4047	44/00/0000	KEVV	#5.000.00	AE E74 00	0.0500/	050.00	£4.000.00	650.00
*1017	11/20/2006	KEYX	\$5,000.00	\$5,574.98	3.230%	\$50.00	\$4,300.00	\$50.001

Late fees will be assessed in accordance to the requirements set forth by the loan owner. Each unique owner/loan program may have differing late fee requirements. The owner will assess late fees on any loans listed above that are identified with an asterisk. If there are dates listed below the heading 'Received After This Date', which are prior to the date you are making your payment, add the corresponding Late Fee(s) to be Assessed to the total amount due on the tear-off section of the statement.

Received After This Date	Late Fee to be Assessed
09/22/2015	\$10.00 Late fee to be assessed if payment not received for prior statement
10/22/2015	\$10.00

Total paid since your last statement	\$0.00
Interest Satisfied	\$0.00
Principal Satisfied	\$0.00
Late Fees Paid	\$0.00

As of today, you'v	e paid on your loans	\$0.00
	Total Interest Satisfied	\$0.00
	Total Principal Satisfied	\$0.00
	Total Late Fees Paid	\$0.00

You may be required to remit your full monthly installment amount, even if your loan(s) are paid ahead, in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program offered by your lender(s). Contact us for details.

Make checks payable to American Education Services and include your 10 digit account number.

Customer Statement

(IF LATE, SEE ABOVE)

Amount Enclosed: Do not write dollar sign in boxes below or on check.

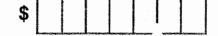
Account Number:

Due Date:

Total Amount Due:

59 4217 1699

10/08/2015



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#BWNDHKB #B871 9355 7209 18L2# DAVID E HARRIS 248 S CAMAC ST APT 4C PHILADELPHIA PA 19107-5681



AMERICAN EDUCATION SERVICES PAYMENT CENTER HARRISBURG PA 17130-0001

CHILIMINA

WAYS TO PAY:

Pay Automatically: aesSuccessorg/BirectDebit -00693-MAK
Sign up today to start saving time and money with Direct
Debit, our free automated payment service. You may even
qualify for an interest rate reduction!

- Pay Online: aesSuccess.org, via Account Access
- Pay By Phone: 1.800.233.0557, via self-service option or Pay By Smartphone......
- Pay By Mail or Pay By Bill Payer Service:

American Education Services, Payment Center, Harrisburg, PA 17130-0001 Include your AES account number on a check or money order made payable to American Education Services. All payments must be drawn on U.S. banks in U.S. currency. Do not send cash.

PAYMENT PROCESSING AND APPLICATION: Payments made online, by phone or through our Direct Debit service may not immediately be visible on your account.

Payments are applied the date received by AES and will typically be viewable on your account within 2 business days [Monday-Friday, excluding holidays]. We typically apply payments first to outstanding accrued interest and the remainder to principal balance, unless late fees have been assessed. If you have a Private Education Loan(s), please review your promissory note or call 1.800.233.0557 to find out how your payments are applied. To learn more about applying payments and targeting payments, visit aesSuccess.org/PaymentApplication.

PAYMENTS IN FULL: The balance on this bill is NOT a payoff amount, as it may not include all accrued interest or fees. To obtain a valid payoff amount, sign into Account Access at aesSuccess.org or call 1.800.233.0557. Insufficient payoff amounts may be returned. Send payoff amounts to:

AES/Paid in Full, PO Box 2251, Harrisburg, PA 17105-2251

PAID AHEAD STATUS: Depending on your lender's policy, you may be required to remit your full monthly installment amount, even if your loan(s) are paid ahead, in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program offered by your lender(s). Contact us for details on the requirements

you send with your payment in excess of your current amoust one will be springed as satisfy outstanding installments (pro-rated across all loans). Do and the satisfy outstanding installments (pro-rated across all loans). Do and the satisfy outstanding installments (pro-rated across all loans). Do and the satisfy outstanding installments are satisfy payment forbearance, payments will not satisfy future installments. It was a satisfy outstanding installments amount only partially satisfies a future installment, your Total Amount Date are satisfied by your additional amount.

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AUTHORIZATION FOR ELECTRONIC DEBIT: If you pay by check, you authorize us to a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account on the day that we receive your check, and you may not receive your check back from your financial institution.

CREDIT REPORTING: We may report information about your account to consumer reporting agencies. Late payments, missed payments or defaults on your account may be reflected in your credit report.

CONSOLIDATION LOANS: A consolidation loan is considered a single loan, even in instances where it includes a SUBCNS (subsidized) and an UNCNS (unsubsidized) portion.

COSIGNER NOTICES:

- Notice to Michigan Residents: If a PAST DUE amount is reflected under the LOAN INFORMATION section of this letter, the student borrower on the loan(s) has become delinquent. If you are the cosigner, you are responsible for payment. You have 30 days from the date of this letter to either pay the Past Due amount or contact us to make a payment arrangement.
- Motice to Illinois Residents: If a PAST DUE amount is reflected under the Loan Information section of this letter, the student borrower on the loan(s) has become delinquent. If you are the cosigner, you are responsible for payment. You have 15 days from the date of this letter to either pay the Past Due amount or contact us to make a payment arrangement.

PAYMENT ASSISTANCE

If you are unable to afford your student loan payment(s), there may be options such as:

- Lowering your monthly payments* Changing your payment due date
- Temporarily postponing your payments*
 Reducing or "cancelling" your loan(s)*
 May be subject to eligibility requirements

PRIVATE EDUCATION LOAN REPAYMENT PLANS: If you have a Private Education Loan(s), please call 1.800.233.0557 to learn about repayment plan options.

FFELP REPAYMENT PLANS: Below are repayment plans that might be available (visit aesSuccess.org for eligibility rules and other important information):

- Standard
 Graduated
 25-Year Extended Repayment
- Income-Sensitive Repayment
 Income-Based Repayment

You may change your repayment plan annually, but may request Income-Based Repayment at any time. For more information or to request a plan, visit aesSuccess.org or call 1.800.233.0557. You can also explore your options at the U.S. Department of Education's website, studentaid.gov.

If you are having financial difficulty, you (and your cosigner, if applicable) may qualify for temporary suspension or reduction of your monthly payment through a deferment or forbearance. To determine if you qualify, log into your account online and take our Postpone Payment Eligibility quiz.

If you have a Private Education Loan(s), please call 1.800.233.0557 to learn more about possible deferment or forbearance options that may be available to you.

- If you apply and are approved for a deferment or forbearance, you remain obligated to repay your loan(s).
- Interest continues to accrue on your loan(s) during a deferment or forbearance. Any
 interest that you do not pay will be capitalized (see explanation below) at the end of
 the deferment or forbearance period.
- You have the right to cancel a deferment or forbearance at any time and continue paying on your loan(s).

INTEREST ACCRUAL

Interest accrues on your student loan(s) daily, even if your loan(s) is not in repayment. When you make a payment, it can only satisfy interest that has accrued on your loan(s) up to the date the payment is applied. Your payments cannot satisfy future interest.

CAPITALIZATION: This is the addition of unpaid interest to the principal balance of your loan(s) at the end of grace, deferment or forbearance. This will increase your student loan debt, may result in a higher monthly installment amount, and it may take you longer to pay off your student loan(s).

You are responsible for all of the interest that accrues during a forbearance. Any interest that you do not pay during the forbearance will be capitalized at the end of the forbearance. During a deferment, the government pays the interest that accrues on your subsidized federal student loan(s); however, you remain responsible for

interest that accrues on your unsubsidized federal student loan(s) and Private Education Loan(s). Any interest that you do not pay on your unsubsidized federal student loan(s) or Private Education Loan(s) during a deferment will be capitalized at the end of the deferment.

To avoid capitalization of interest, limit the use of forbearances or deferments or pay the interest that accrues during these periods, if you are able to do so.

A late payment results in additional interest accrual and potential late charges, as authorized by your promissory note and your lender's policy. To avoid additional interest accrual and, depending on your lender's policy, late charges, pay the entire monthly installment amount on or before the due date each month. Contact us for details.

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QUESTIONS?

Visit aesSuccess.org or call 1.800.233.0557, TT7 | Diat 711 Monday - Friday 7 30AM - 2 09PM ET



Correspondence Address: American Education Services PO Box 2461 Harrisburg, PA 17105-2461

Credit Dispute Address: AES Credit PO Box 61047 Harrisburg, PA 17106-1047

Do not send payments to the addresses above. Sending payment to these addresses will cause a delay and could cause your loan(s) to show past due.

SAVE TIME & MONEY WITH ACCOUNT ACCESS!

Sign up today at aesSuccess.org

Make Payments • Review Account History • Go Paperless Explore Repayment Plan Options • Update Contact Information

FOR OUR SERVICEMEMBERS

Learn about the benefits that you may be eligible for, including the Servicemembers Civil Relief Act [SCRA], at aesSuccess.org/Servicemembers.



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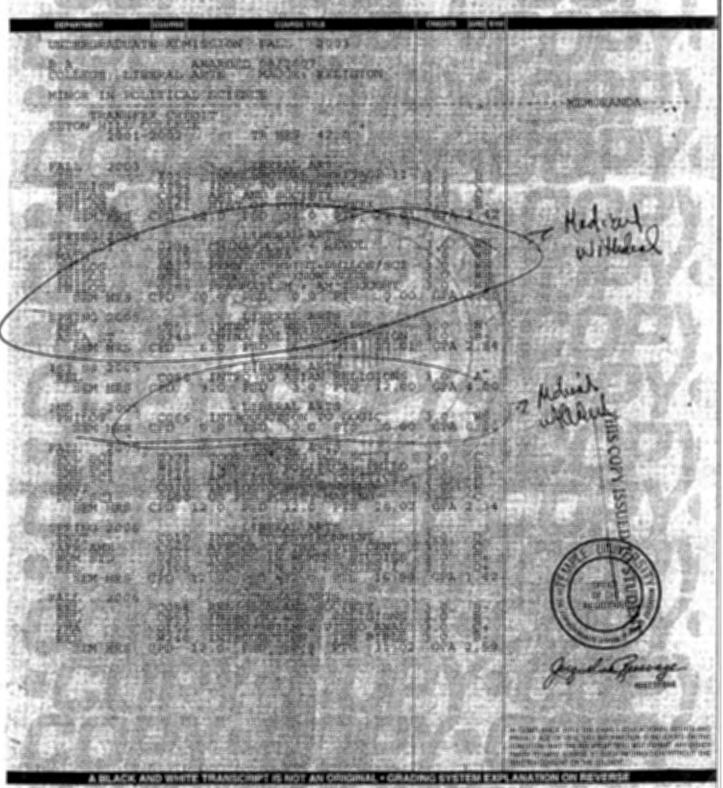
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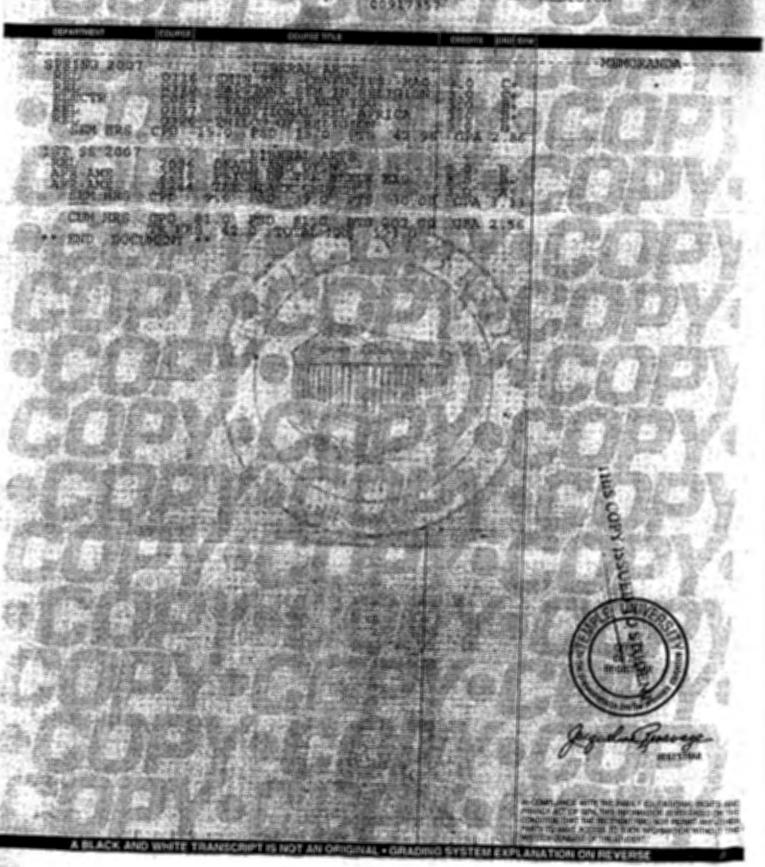
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COVENANT HOUSE PENNSYLVANIA

August 18, 2003

Tennant Action Group 21 S. 12th Street Philadelphia, PA

To Whom It May Concern:

I am writing on behalf of David Harris, social security number 166-66-1366, born on June 5, 1982. For identification purposes David is an African American male with black hair and brown eyes. He is approximately 6 feet and weighs 158 pounds.

Despite being a resident of Philadelphia, David is currently homeless and is not receiving any source of income. He is residing at Covenant House Pennsylvania's crisis shelter. He has been involved with our program for some time, during which we have been able to develop a strong and positive relationship with him. Please accept this letter as verification of identity and mailing address. David can use the mailing address printed below for all purposes. If you have any questions, please do not hesitate to contact me. Thank you for your cooperation.

Sincerely,

Rachel Reis

Youth Advisor

Rachel Res

MAY 13, 2015

AMERICAN EDUCATION SERVICES **AUTO FORBEARANCE LOAN DECLARATION**

ACCOUNT NUMBER: 59 4217 1699 NAME: DAVID E HARRIS

YOUR RECENT REQUEST FOR A FORBEARANCE HAS BEEN PROCESSED. LISTED BELOW ARE THE LOANS THAT WERE AFFECTED BY YOUR REQUEST.

DLQ = This is a forbearance that was applied to cover payments that were due prior to your Temporary Hardship Forbearance. FRB = This is the Temporary Hardship Forbearance that you requested.

CURRENT LOAN DATE PROGRAM DISB KEYX DENIED TEMP HARDSHIP - LOAN IS NOT ELIGIBLE FOR THIS FORB 09/28/2005 FEDERAL AGENCY: FEDERAL TRADE COMMISSION

PHEAA SEC DENIED TEMP HARDSHIP - LOAN IS NOT ELIGIBLE FOR THIS FORB KEYX 11/20/2006 FEDERAL AGENCY:

DENIED TEMP HARDSHIP - LOAN IS NOT ELIGIBLE FOR THIS FORB KEYX FEDERAL TRADE COMMISSION FEDERAL AGENCY:

APPROVED: DLQ 03/08/15 - 05/10/15 & FRB 05/11/15 - 05/31/15

11/04/2009 APPROVED: DLQ 03/08/15 ~ 05/10/15 & FRB 05/11/15 - 05/31/15

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TAKMUN VICES, INC. 2400 Break States States

Psychiatric Evaluation

sessment Date: - 5/45/08

Patient Name: David Harris

DOB: 6/5/82

ID# 803382369

· PCP: Dr DiBono

HPI: 25 y/o man referred for evaluation. Pt presents with symptoms of labile moods; hypomanic, depressed, anxious, with some obsessive. Pt apparently abuses alcohol periodically. Denies specific stress at this time. Pt is not suicidal or homicidal

Past Psychiatric Hx: pt dx with bipolar disorder. Did not respond to various medications.

· Past Medical Hx: denied

Family Psychiatric Hx: +substance abuse, schizophrenia

Social Hx: lives alone, works in a cafe

MSE: 25 y/o man long hair, casually dressed. No abnormal motor/speech. Pt with disorganization of thought, no overt psychosis. Mood is anxious. Symptoms as noted above. Sensorium intact

Impression:

Axis I 296.9

Mood Disorder nos

Axis II

def

Axis III

none

Axis IV

?

Axis V

Current GAF: 50 Highest GAF Past Years: ?

Plan: Geodon 80 mg bid, rtc 3 weeks. Discussed risks, benefits, and side effects with patient.

David Monheit, MD

Psychiatrist

DM/mgm